

Information to identify the case:

Debtor 1	<u>Erica L Michael</u>	Social Security number or ITIN	xxx-xx-5850
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 21-22628-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Erica L Michael

4/20/22

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Erica L Michael
Debtor

Case No. 21-22628-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 20, 2022

User: admin
Form ID: 318

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Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 22, 2022:

Recip ID	Recipient Name and Address
db	+ Erica L Michael, 1 3rd Avenue, Point Marion, PA 15474-1248
15438382	+ Aes/cit Ed, Pob 61047, Harrisburg, PA 17106-1047
15438384	BBVA Compass, Pnc Cb Investigations, Cleveland, OH 44101
15444795	+ Berkheimer & Associates, PO Box 25153, Lehigh Valley, PA 18002-5153
15438389	+ Equity Resources Inc, 1 Corporate Dr, Lake Zurich, IL 60047-8944
15444803	+ PHEAA, 1200 North Seventh Street, Harrisburg, PA 17102-1444
15444806	+ PNC Bank, 300 4th Avenue, Pittsburgh, PA 15222-2001
15444808	+ Port Marion Borough, PO BOX 236, Point Marion, PA 15474-0236
15444813	+ Transworld Systems Inc, Po Box 17157, Wilmington, DE 19850-7157

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 21 2022 03:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 20 2022 23:34:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 21 2022 03:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 20 2022 23:34:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: RECOVERYCORP.COM	Apr 21 2022 03:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Apr 20 2022 23:34:00	Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15438382	+ Email/Text: bncnotifications@pheaa.org	Apr 20 2022 23:34:00	Aes/cit Ed, Pob 61047, Harrisburg, PA 17106-1047
15438383	+ EDI: TSYS2	Apr 21 2022 03:38:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
15438386	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 20 2022 23:33:00	Citizens Bank, Attention: ROP-15B, 1 Citizens Drive, Riverside, RI 02940

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15438385	+ EDI: CAPITALONE.COM	Apr 21 2022 03:38:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15438387	+ EDI: WFNNB.COM	Apr 21 2022 03:38:00	Comenity Bank/Dress Barn, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15438388	+ EDI: WFNNB.COM	Apr 21 2022 03:38:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15438390	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Apr 20 2022 23:34:00	First National Bank, Attn: Bankruptcy, 3015 Glimcher Blvd., Hermitage, PA 16148-3343
15444803	+ Email/Text: bncnotifications@phea.org	Apr 20 2022 23:34:00	PHEAA, 1200 North Seventh Street, Harrisburg, PA 17102-1444
15444805	Email/Text: Bankruptcy.Notices@pnc.com	Apr 20 2022 23:33:00	PNC Bank, 1 National City Parkway, Kalamazoo, MI 49009
15444804	Email/Text: Bankruptcy.Notices@pnc.com	Apr 20 2022 23:33:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
15444807	Email/Text: Bankruptcy.Notices@pnc.com	Apr 20 2022 23:33:00	PNC Bank, PO Box 94982, Cleveland, OH 44101
15438598	+ EDI: RMSC.COM	Apr 21 2022 03:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15438391	+ EDI: RMSC.COM	Apr 21 2022 03:38:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15438392	+ EDI: RMSC.COM	Apr 21 2022 03:38:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15438393	+ EDI: RMSC.COM	Apr 21 2022 03:38:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
15438394	+ EDI: RMSC.COM	Apr 21 2022 03:38:00	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
15438395	+ EDI: WFFC.COM	Apr 21 2022 03:38:00	Wells Fargo Education Fncl Svcs, Po Box 5119, Sioux Falls, SD 57117-5119

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNSYLVANIA EQUITY RESOURCES, INC.
15444792	*+	Aes/cit Ed, Pob 61047, Harrisburg, PA 17106-1047
15444794	*	BBVA Compass, Pnc Cb Investigations, Cleveland, OH 44101
15444793	*+	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
15444797	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, Citizens Bank, Attention: ROP-15B, 1 Citizens Drive, Riverside, RI 02940
15444796	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15444798	*+	Comenity Bank/Dress Barn, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15444799	*+	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15444800	*+	Equity Resources Inc, 1 Corporate Dr, Lake Zurich, IL 60047-8944
15444801	*+	First National Bank, Attn: Bankruptcy, 3015 Glimcher Blvd., Hermitage, PA 16148-3343
15444809	*+	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15444810	*+	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15444811	*+	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
15444812	*+	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
15444814	*+	Wells Fargo Education Fncl Svcs, Po Box 5119, Sioux Falls, SD 57117-5119
15444802	##+	Mon Health Medical Center, 1200 J D Anderson Dr, Morgantown, WV 26505-3494

TOTAL: 1 Undeliverable, 14 Duplicate, 1 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 22, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 20, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNSYLVANIA EQUITY RESOURCES INC. bnicholas@kmlawgroup.com
Lawrence W. Willis	on behalf of Debtor Erica L Michael ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Robert H. Slone, Trustee	robertslone223@gmail.com rslone@pulsenet.com;pa07@ecfbis.com
Robert H. Slone, Trustee	on behalf of Trustee Robert H. Slone Trustee robertslone223@gmail.com, rslone@pulsenet.com;pa07@ecfbis.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 6